

In re **Jesse Charles Lay**Case No. **10-80953**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Stepson	AGE(S): 20
Employment:	DEBTOR	SPOUSE
Occupation	Technician	Technician
Name of Employer	Cree, Inc	Johnson Controls Inc
How long employed	7.5 Years	2.5 Years
Address of Employer	4600 Silicon Drive Durham, NC 27703	5757 N. Green Bay Avenue Milwaukee, WI 53209

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 6,445.00	\$ 3,978.22
2. Estimate monthly overtime	\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 6,445.00	\$ 3,978.22
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) **See Detailed Income Attachment**

\$ 0.00	\$ 417.24
\$ 158.02	\$ 56.25
\$ 0.00	\$ 0.00
\$ 2,328.15	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,486.17	\$ 473.49
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,958.83	\$ 3,504.73
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
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8. Income from real property

\$ 0.00	\$ 0.00
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9. Interest and dividends

\$ 0.00	\$ 0.00
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
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11. Social security or government assistance (Specify):

\$ 0.00	\$ 0.00
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12. Pension or retirement income

\$ 0.00	\$ 0.00
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13. Other monthly income

(Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,958.83	\$ 3,504.73
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 7,463.56

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None Anticipated

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Income Attachment

Other Payroll Deductions:

401K Contributions	\$ 644.56	\$ 0.00
401K Loan Repayment (\$7000 outstanding balance)	\$ 171.90	\$ 0.00
Child Support	\$ 681.98	\$ 0.00
Estimated federal tax under-withholding	\$ 508.00	\$ 0.00
Estimated state tax under-withholding	\$ 321.71	\$ 0.00
Total Other Payroll Deductions	\$ 2,328.15	\$ 0.00

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

■ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1.	Rent or home mortgage payment (include lot rented for mobile home)		\$	0.00
a.	Are real estate taxes included?	Yes <u>X</u> No _____		
b.	Is property insurance included?	Yes <u>X</u> No _____		
2.	Utilities:		\$	300.00
	a. Electricity and heating fuel		\$	100.00
	b. Water and sewer		\$	0.00
	c. Telephone		\$	256.00
	d. Other See Detailed Expense Attachment		\$	74.00
3.	Home maintenance (repairs and upkeep)		\$	752.00
4.	Food		\$	244.00
5.	Clothing		\$	29.00
6.	Laundry and dry cleaning		\$	180.00
7.	Medical and dental expenses		\$	280.00
8.	Transportation (not including car payments)		\$	30.00
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	50.00
10.	Charitable contributions		\$	
11.	Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
	a. Homeowner's or renter's		\$	0.00
	b. Life		\$	0.00
	c. Health		\$	70.00
	d. Auto		\$	0.00
	e. Other		\$	
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property Taxes		\$	10.00
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	0.00
	a. Auto		\$	70.00
	b. Other Gym Membership		\$	0.00
	c. Other		\$	0.00
14.	Alimony, maintenance, and support paid to others		\$	0.00
15.	Payments for support of additional dependents not living at your home		\$	0.00
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17.	Other See Detailed Expense Attachment		\$	2,673.00
18.	AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	5,118.00
19.	Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None Anticipated			
20.	STATEMENT OF MONTHLY NET INCOME			
a.	Average monthly income from Line 15 of Schedule I		\$	7,463.56
b.	Average monthly expenses from Line 18 above		\$	7,501.33
c.	Monthly net income (a. minus b.)		\$	-37.77

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	0.00
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	0.00
a. Electricity and heating fuel		\$	0.00
b. Water and sewer		\$	0.00
c. Telephone		\$	0.00
d. Other Cell Phone (her separate)		\$	150.00
3. Home maintenance (repairs and upkeep)		\$	0.00
4. Food		\$	0.00
5. Clothing		\$	0.00
6. Laundry and dry cleaning		\$	0.00
7. Medical and dental expenses		\$	0.00
8. Transportation (not including car payments)		\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	190.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) Personal Property Taxes		\$	31.67
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
a. Auto		\$	0.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other See Spouse Detailed Expense Attachment		\$	1,686.66
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	2,383.33
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:			
None Anticipated			

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

Home Alarm System	\$	36.00
Cell Phone	\$	100.00
Cable	\$	120.00
Total Other Utility Expenditures	\$	256.00

Other Expenditures:

Chapter 13 plan Payment	\$	2,623.00
Miscellaneous	\$	25.00
Emergency	\$	25.00
Total Other Expenditures	\$	2,673.00

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Spouse Detailed Expense Attachment

Other Expenditures:

Son's College Tuition	\$	583.33
non-filer son's gas/support (unemployed full time student)	\$	433.33
Separate unsecured debt (Premier credit card)	\$	120.00
Separate car payment to Santander	\$	550.00
Total Other Expenditures	\$	1,686.66